

Liberty Insurance Corporation  
Boston, Massachusetts  
LibertyGuard® Deluxe  
Homeowners Policy Declaration



## A summary of your homeowners insurance coverage

Thank you for insuring with us. Here is your renewal homeowners policy summary, which is effective as of 09/19/2012.

### INSURANCE INFORMATION

**Named Insured**  
Jacqueline Wallace

**Policy Number**  
H37-218-158274-40

**Mailing Address**  
540 Beech St  
Roslindale MA 02131-4940

**Policy Period**  
09/19/2012-09/19/2013 12:01AM  
standard time at the address of the  
Named Insured at Insured Location.

**Insured Location**  
Same as Mailing address above

#### Premium Summary

Standard Policy	\$ 3,386.00
Additional Coverages	\$ 253.00
Discounts and Benefits	\$ (1,185.00)

**Total 12 Month Policy Premium** **\$ 2,454.00**

Through your affiliation with the Simmons Alumnae Association your policy includes exclusive group savings on your home insurance.

**THIS IS NOT YOUR HOME INSURANCE BILL.**

### QUESTIONS ABOUT YOUR POLICY?

**By phone**  
1-617-527-2048  
1-888-372-5548

**Liberty Mutual Office**  
1320 Centre St Ste 301  
Newton MA 02459

**Sales Representative**  
Maureen McCue

### To report a claim

**By phone**  
1-800-225-2467

**Online**  
[LibertyMutual.com/Claims](http://LibertyMutual.com/Claims)

### INSURANCE GLOSSARY

For definitions of insurance terms, please visit [LibertyMutual.com/insurance-glossary](http://LibertyMutual.com/insurance-glossary).

## Coverage Information

### Standard Policy

Section I Coverages	LIMITS	PREMIUM
A. Dwelling with Expanded Replacement Cost	\$ 208,900	
B. Other Structures on Insured Location	\$ 20,890	
C. Personal Property with Replacement Cost	\$ 156,680	
D. Loss of Use of Insured Location	Actual Loss Sustained	

#### Section II Coverages

E. Personal Liability (each occurrence)	\$ 500,000
F. Medical Payments to Others (each person)	\$ 1,000

#### Policy Deductibles

Losses covered under Section I are subject to a deductible of: \$500

**Total Standard Policy** **\$ 3,386**

### Additional Coverages

	DEDUCTIBLE	LIMITS	PREMIUM
Mold Buyback	\$	10,000/ 50,000	\$ 0
Credit Card, Fund Transfer, Forgery	\$	1,000	\$ 0

Your policy includes HomeProtector Plus, which provides enhanced coverage in case of a loss. Please see your endorsement for details.



## Coverage Information *(continued)*

### Additional Coverages *(continued)*

	DEDUCTIBLE	LIMITS	PREMIUM
Identity Fraud Expense	\$ 250	\$ 15,000	\$ 24
Home Protector Plus			\$ 203
Coverage E increased limit			\$ 26
<b>Total Additional Coverages</b>			<b>\$ 253</b>

## Discounts and Benefits

Your discounts and benefits have been applied to your total policy premium.

	PREMIUM
• Insurance to Value Discount	\$ (203)
• Inflation Protection Discount	\$ (102)
• Multiple Policy Discount	\$ (677)
• Group Savings Plus® (5% discount included in total policy premium) Simmons Alumnae Association	
• Protective Device Discounts: Smoke/Heat Alarm-All Floors, Extinguishers and Dead Bolt Locks	\$ (203)
<b>Total Discounts and Benefits</b>	<b>\$ (1,185)</b>



**HOME DISCOUNTS**  
For more information on discounts, please visit  
[LibertyMutual.com/home-discounts](http://LibertyMutual.com/home-discounts).

## Endorsements — Changes to Your Policy

- Home Protector Plus (FMHO-2144)
- Credit Card, Fund Transfer, Forgery (HO 04 53 04 91)
- Special Provisions (FMHO 3300 0811)
- Homeowner Amendatory Endorsement (FMHO 2510 0811)
- Mold Buyback (FMHO-2405 02/03)
- Amendatory NonRenewal (HO 05 23 07 97)
- Identity Fraud Expense (FMHO-2457 2/03)
- Protective Devices (HO 04 16 04 91)
- Amendatory - Collapse (FMHO 1089)
- Amendmt Pol Definitions (FMHO-2934 7/04)
- No SecII/Limit I-Daycare (HO 04 96 04 91)
- Inflation Protection (FMHO-2836)

## Mortgage Information

### Mortgagee 1:

WELLS FARGO BANK NA 472  
ISAOA ATIMA  
LOAN NO. 1561184  
PO Box 23000  
Jacksonville, FL 32241-3000

## Important Messages

**Flood Insurance:** Your Homeowners policy **does not** provide coverage for damage caused by flood, even if the flood is caused by a storm surge. Liberty Mutual can help you obtain this coverage through the Federal Emergency Management Agency (FEMA) if your community participates in the National Flood Insurance Program. Please call your representative for more information.



LibertyGuard® Deluxe Homeowners Policy Declarations  
Coverage provided and underwritten by Liberty Insurance Corporation, Boston MA.

This policy, including endorsements  
listed above, is countersigned by:

Handwritten signature of Dexter R. Legg in cursive.

Dexter R. Legg  
Secretary

Handwritten signature of David M. Long in cursive.

David M. Long  
President

Handwritten signature of Stephen J. McAnena in cursive.

Stephen McAnena  
Authorized Representative